

**Information to identify the case:**

Debtor 1	<u>Joseph P. Pelesky Sr.</u>	Social Security number or ITIN	xxx-xx-0392
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Carolynn Pelesky</u>	Social Security number or ITIN	xxx-xx-4944
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-20417-CMB			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph P. Pelesky Sr.

Carolynn Pelesky

5/15/24

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Joseph P. Pelesky, Sr.  
Carolynn Pelesky  
Debtors

Case No. 19-20417-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: May 15, 2024

User: auto  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 17, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Joseph P. Pelesky, Sr., Carolynn Pelesky, 2941 Glenmore Avenue, Pittsburgh, PA 15216-2074
15031631	U.S. Bank National Association, et al., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 16 2024 03:36:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 15 2024 23:41:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnjts@grblaw.com	May 15 2024 23:40:00	Borough of Dormont, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
cr	+ Email/Text: ebnjts@grblaw.com	May 15 2024 23:40:00	County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
15005885	+ Email/Text: ebnjts@grblaw.com	May 15 2024 23:40:00	Borough of Dormont, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14987820	EDI: CAPITALONE.COM	May 16 2024 03:36:00	Capital One, PO Box 85520, Richmond, VA 23285-5075
14998595	EDI: CAPITALONE.COM	May 16 2024 03:36:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15046960	+ Email/Text: ebnjts@grblaw.com	May 15 2024 23:40:00	County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14987821	+ EDI: CCUSA.COM	May 16 2024 03:36:00	Credit Collections U.S.A., 16 Distributor Drive, Suite 1, PO Box 873, Morgantown, WV 26507-0873
14987822	+ Email/PDF: creditonebknofications@resurgent.com	May 15 2024 23:49:43	Credit One, P.O. Box 98872, Las Vegas, NV 89193-8872
15031731	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 15 2024 23:41:00	DLJ Mortgage Capital, Inc., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250

District/off: 0315-2

User: auto

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Date Rcvd: May 15, 2024

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15027768	+ Email/Text: kburkley@bernsteinlaw.com	May 15 2024 23:41:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14987823	+ Email/Text: bankruptcydpt@mcmcg.com	May 15 2024 23:41:00	Midland Funding, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
15008600	+ Email/Text: bankruptcydpt@mcmcg.com	May 15 2024 23:41:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14987824	EDI: PRA.COM	May 16 2024 03:36:00	Portfolio Recovery, 120 Corporate Blvd., Ste. 1, Norfolk, VA 23502
15031630	EDI: PRA.COM	May 16 2024 03:36:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14988516	+ EDI: PRA.COM	May 16 2024 03:36:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14992371	EDI: PENNDEPTREV	May 16 2024 03:36:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14992371	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 15 2024 23:41:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14987825	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 15 2024 23:41:00	Select Portfolio, Customer Service, 10401 Deerwood Park Blvd., Jacksonville, FL 32256-0505
14987826	+ EDI: SYNC	May 16 2024 03:36:00	Synco/Walmart, PO Box 965005, Orlando, FL 32896-5005
15019995	Email/Text: BNCnotices@dcmsservices.com	May 15 2024 23:40:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		DLJ Mortgage Capital, Inc.
cr		U.S. Bank National Association, et al. c/o Select
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 17, 2024

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 15, 2024 at the address(es) listed below:

Name	Email Address
Bradley Joseph Osborne	on behalf of Creditor U.S. Bank National Association et al. c/o Select Portfolio Servicing, Inc. bosborne@hoflawgroup.com, ckohn@hoflawgroup.com
Danielle Boyle-Ebersole	on behalf of Creditor U.S. Bank National Association et al. c/o Select Portfolio Servicing, Inc. dboyle-ebersole@hoflawgroup.com, PABKAttorneyecf@orlans.com
Denise Carlon	on behalf of Creditor DLJ Mortgage Capital Inc. dcarlon@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Dormont jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Michelle L. McGowan	on behalf of Creditor U.S. Bank National Association et al. c/o Select Portfolio Servicing, Inc. mimcgowan@raslg.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Sarah Kathleen McCaffery	on behalf of Creditor U.S. Bank National Association et al. c/o Select Portfolio Servicing, Inc. smccaffery@pincuslaw.com, ckohn@hoflawgroup.com
Shawn N. Wright	on behalf of Debtor Joseph P. Pelesky Sr. shawn@shawnwrightlaw.com, wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com
Shawn N. Wright	on behalf of Joint Debtor Carolynn Pelesky shawn@shawnwrightlaw.com wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

TOTAL: 12